CONCEPT DEMO · SAMPLE, NOT ADVICE

What happens after your roof inspection

[Company name] · [phone] · [email] · sample leave-behind, customize before use

We found storm damage. Here is what the next few weeks usually look like.

1. **You open the claim.** Call your insurance company or use their app. Write your claim number here: _____. Most carriers want claims filed promptly after a storm, so do not sit on it.
2. **The adjuster inspects.** Your carrier schedules an adjuster. We can be on the roof at the same time so nothing gets missed. Adjuster visit: ____/____ at ____.
3. **You get a decision in writing.** If approved, you will receive a summary showing the replacement cost (RCV), the first check (ACV), your deductible, and any recoverable depreciation.
4. **We build.** Most full replacements take one to two days once materials are delivered.
5. **Depreciation gets released.** After the work is complete, we send your carrier the final invoice and photos so they release the recoverable depreciation. Then the job is closed.

Your rights in Colorado

- If your insurer denies the roofing claim in whole or in part, you may cancel your roofing contract within **72 hours after you receive the written denial** (C.R.S. 6-22-104). Send written notice to the address in your contract.
- A roofing contractor may not offer to pay, waive, or rebate your insurance deductible (C.R.S. 6-22-105). If anyone offers this, that is a red flag.
- Roofers are not public adjusters. We document damage and discuss the scope of repairs with your carrier once you have a contract with us.

Questions we hear most

- *Will my premium go up?* Ask your agent how a weather claim affects your specific policy.
- *What if the adjuster misses something?* We document with photos and can request a re-inspection or submit a supplement for items found during the build.
- *Do I have to use the contractor my insurer recommends?* No. You choose your contractor.

Your contact: _____ · _____

General information, not legal or insurance advice. Check your own policy.